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PATENT  
Attorney Docket No.: 020375-000220US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/  
Tara N. Damhoff

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH  
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Olabode Akintola

Technology Center/Art Unit: 3691

PRELIMINARY AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 8 of this paper.